

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**PATENT**

|             |  |                   |                       |
|-------------|--|-------------------|-----------------------|
| Applicants: | King et al.  | Docket No.:       | 49335.2700            |
| Serial No.: | 10/820,071   | Examiner:         | I. Jung (Marissa) Liu |
| Filed:      | April 7, 2004  | Group Art Unit:   | 3691                  |
| Title:      | AUTOMATED ACCOUNT<br>STATEMENT GENERATION<br>PROCESS | Confirmation No.: | 7229                  |

**AMENDMENT AND REPLY**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Office Action dated April 20, 2007, of which this Reply is filed within the shortened three month statutory period for reply, please consider the below amendments and arguments for the above-identified application:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 7 of this paper.